

# Notice of Service Update Effective August 1, 2013



Our Community. Your Credit Union.™

Ladysmith & District Credit Union is advising its members of updated package accounts and service fees **effective August 1, 2013**. These updates are the result of a comprehensive review of the current services we offer and the changing needs of our membership. Where possible, we have lowered fees and created free alternatives to better serve our members.

If you have any questions about these updates, or would like to discuss how you can take advantage of free alternatives, please come in and talk to one of our friendly and knowledgeable staff members today. We are happy to help.

## Personal Banking

### Service Fees

#### Copies of Cleared Cheques

Through **MEMBER DIRECT**® Internet Banking.....**FREE**  
 Images printed with Statement .....3.00

#### Loan Services

CreditMaster Subsequent Advance .....100.00  
 Construction Mortgage -Application.....1% of Mtge  
     -Draw .....75.00  
 Bridge or Interim Financing.....250.00  
 Consolidation Loan (0.50% of loan).....100.00  
 Overdraft Protection.....5.00  
 Temporary Overdraft .....30.00  
 Temporary Line of Credit Increase .....50.00  
 NSF Loan Payments -Internal (Max 5) .....10.00  
     -EFT (Max 3) .....20.00  
 Substitution of Security .....75.00  
 Certificate of Title Loan -set up .....150.00  
     -renewal.....100.00  
 PPSR Searches -Member .....20.00  
     -Non-Member .....30.00  
     -Registration Included .....90.00  
     -Renewals.....10.00  
 Skip Payment .....25.00  
 Payment Alteration .....25.00  
 Loan/Mortgage Modification .....100.00  
 Personal Loan Renewal.....75.00  
 Personal Mortgage Renewal .....75.00  
 Mortgage Discharge .....75.00  
 Mtge Early Renewal or Blend & Extend .....100.00  
 Mortgage Amortization Extension .....75.00  
 Statement of Interest Letter .....20.00  
 Mobile Home Loan Re-finance .....100.00  
 Mobile Home Loan Discharge .....75.00

Minimum  
Monthly

Per attempt  
Per attempt

Per year

#### Payment Services

Coverdraft Transfer -Automatic.....5.00  
     -Manual .....7.50 Per transfer  
 Unencoded/Unqualified Items .....6.00  
 US Cheques drawn on CDN accounts .....10.00  
 CDN cheques drawn on US accounts .....10.00  
 Cheques Cashed (non-members).....12.00  
 Chargebacks .....6.00  
 Post-dated items held for deposit .....3.00 Per item  
 Funds Held.....10.00  
 Items sent on Collection .....25.00  
 Utility Bill trace.....15.00  
 In-branch cheque printing.....1.00 Per sheet  
 Official Cheques.....7.50  
 Drafts (CDN, US & Other) .....7.50  
**MEMBER CARD**® Debit Card -Initial Card.....FREE  
     -Lost/Damaged .....10.00  
 Certified Cheques -Members.....10.00  
     -Non-Members .....15.00  
 Stop Payment -Full Information.....9.00 Per stop  
     -Partial Information .....12.00 Per stop  
 Debit Items Creating/Increasing Overdraft .....5.00 Per item  
 NSF Item .....40.00  
 Interim/Reprint Statements.....5.00  
 Night Deposit Bags (per pkg of 50) .....20.00  
 Bank Confirmations .....35.00  
 Records Search .....35.00 1 hr min.  
 Copies of Cheques.....5.00 Per cheque  
 3rd Party Demand Processing.....25.00  
 Dormant Account Fee.....3.00 Monthly  
 Account Closed within 90 Days.....15.00  
 Balance of Account Transfer -CU.....20.00  
     -Non CU .....25.00  
 Registered Funds Transfers.....35.00 Per transfer  
 TFSA Transfers.....35.00 Per transfer  
 Wire Transfers -Members (CDN).....15.00  
     -Non-Member (CDN).....25.00  
     -US .....25.00  
     -International.....35.00

\*ATM transaction fees will apply

## DEFORESTATION AFFECTS US ALL.

**Sign up for e-statements today.**

Help the environment and reduce your carbon footprint when you opt out of paper statements.

**Not only will you save a tree, you'll save \$3.00 on your package account fees too.**



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## Personal Banking

### Package Account Fees

	Basic Chequing	Savings	High Interest Savings	Community Chequing*	Independent Chequing	All Electronic
<b>Monthly Fixed Fee</b> .....	3.95	n/a	n/a	7.95	18.95	9.95
Waived if balance >.....	1,000	n/a	n/a	n/a	n/a	n/a
<b>In-branch</b>						
Deposits.....	FREE	FREE	FREE	FREE	FREE	2.00
Cheques.....	1.00	n/a	n/a	1.00	FREE	2.00
Withdrawals.....	1.00	1.00	1.00	1.00	FREE	2.00
Transfers.....	1.00	1.00	1.00	1.00	FREE	2.00
Bill Payments.....	1.50	1.50	1.50	1.50	FREE	2.00
<b>Electronic</b>						
Deposits.....	FREE	FREE	FREE	FREE	FREE	FREE
Cheques.....	1.00	n/a	n/a	1.00	FREE	2.00
Pre-Authorized (PAD).....	0.60	0.60	0.60	0.60	FREE	FREE
MEMBER CARD® Debit Card (POS).....	0.75	0.75	n/a	0.75	FREE	FREE
MEMBER CARD® Debit Card (POS) US.....	4.00	4.00	n/a	4.00	4.00	4.00
Direct Payments.....	0.60	0.60	0.60	0.60	FREE	FREE
Bill Payments.....	0.50	0.50	0.50	0.50	FREE	FREE
Transfers.....	FREE	FREE	FREE	FREE	FREE	FREE
E-Transfers.....	***FREE	***FREE	***FREE	***FREE	***FREE	***FREE
E-Statements.....	FREE	FREE	FREE	FREE	FREE	FREE
Email & Text Alerts.....	FREE	FREE	FREE	FREE	FREE	FREE
Email and/or Text Alerts may have individual data charges applied by your carrier.						
<b>ATM Withdrawals</b>						
LDCU & Exchange ATMs.....	FREE	FREE	n/a	FREE	FREE	FREE
Interac.....	1.75	1.75	n/a	1.75	FREE	FREE
CIRRUS US & International.....	4.00	4.00	n/a	4.00	4.00	4.00
Statements (paper).....	3.00	3.00	3.00	3.00	3.00	n/a
Document Signing Fee.....	n/a	n/a	n/a	n/a	n/a	n/a
	Per transaction	Per transaction	Per transaction	20 Free trans	Unlimited	Unlimited
*In excess of free transactions; **One time only fee; ***First 2 transfers FREE, after \$1.50 each						
	Heritage	Heritage Lite*	Junior 0-12	Youth 13-18	Student Post Secondary	Estate Package
<b>Monthly Fixed Fee</b> .....	5.95	0.00	n/a	n/a	n/a	5.95
Waived if balance >.....	1,000	n/a	n/a	n/a	n/a	n/a
<b>In-branch</b>						
Deposits.....	FREE	FREE	FREE	FREE	FREE	FREE
Cheques.....	FREE	1.00	FREE	FREE	FREE	FREE
Withdrawals.....	FREE	1.00	FREE	FREE	FREE	FREE
Transfers.....	FREE	1.00	FREE	FREE	FREE	FREE
Bill Payments.....	FREE	1.50	FREE	FREE	FREE	FREE
<b>Electronic</b>						
Deposits.....	FREE	FREE	FREE	FREE	FREE	FREE
Cheques.....	FREE	1.00	FREE	FREE	FREE	FREE
Pre-Authorized (PAD).....	FREE	0.60	FREE	FREE	FREE	FREE
MEMBER CARD® Debit Card (POS).....	FREE	0.75	FREE	FREE	FREE	n/a
MEMBER CARD® Debit Card (POS) US.....	4.00	4.00	FREE	FREE	FREE	n/a
Direct Payments.....	FREE	0.50	FREE	FREE	FREE	FREE
Bill Payments.....	FREE	0.50	FREE	FREE	FREE	FREE
Transfers.....	FREE	FREE	FREE	FREE	FREE	FREE
E-Transfers.....	***FREE	***FREE	***FREE	***FREE	***FREE	***FREE
E-Statements.....	FREE	FREE	FREE	FREE	FREE	FREE
Email & Text Alerts.....	FREE	FREE	FREE	FREE	FREE	FREE
Email and/or Text Alerts may have individual data charges applied by your carrier.						
<b>ATM Withdrawals</b>						
LDCU & Exchange ATMs.....	FREE	FREE	FREE	FREE	FREE	n/a
Interac.....	FREE	1.75	FREE	FREE	FREE	n/a
CIRRUS US & International.....	4.00	4.00	FREE	FREE	FREE	n/a
Statements (paper).....	FREE	3.00	3.00	3.00	3.00	3.00
Document Signing Fee.....	n/a	n/a	n/a	n/a	n/a	**50.00
	Unlimited	20 Free trans	n/a	n/a	n/a	n/a
*In excess of free transactions; **One time only fee; ***First 2 transfers FREE, after \$1.50 each						

